

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Stephanie Terra Fryer
DebtorCase No. 17-11826-mdc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa
Form ID: 309APage 1 of 2
Total Noticed: 31

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Stephanie Terra Fryer, 116 Lincoln Avenue, Yeadon, PA 19050-2933
 13904826 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
 14527349 +Aqua Pennsylvania, Inc., 762 West Lancaster Avenue, Bryn Mawr, PA. 19010-3489
 14527362 Cardinal Ohara, 1701 Sproul Road, Levittown, PA. 19054
 13921293 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13961555 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13904832 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703
 14527606 +PennCredit, P.O. Box 1259, Oaks, PA. 19456-1259
 14527605 +Tinicum Township Fire Company, 100 West Commons Blvd, Suite 210,
 New Castle, DE. 19720-2419
 14527361 +University of Penn Dental Med, 240 S. 40th Street, Philadelphia, PA 19104-6030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: vicki.lawyer@gmail.com Aug 14 2020 05:13:58 VICKI ANN PIONTEK,

tr EDI: BTPDERSHAW.COM Aug 14 2020 08:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Aug 14 2020 05:14:54 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 05:14:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 14 2020 05:14:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 14 2020 05:14:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

14527354 +EDI: CINGMIDLAND.COM Aug 14 2020 08:38:00 AT&T Mobility, P.O. Box 80517,
 Hoffman Estates, IL. 60196-0001

13904828 EDI: BANKAMER.COM Aug 14 2020 08:38:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998

13904829 +E-mail/Text: bankruptcy@credencerm.com Aug 14 2020 05:15:03 Credence Resource Management,
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940

13904830 +EDI: NAVIENTFKASMDOE.COM Aug 14 2020 08:38:00 Department of Education / Navient,
 P.O. Box 9635, Wilkes Barre, PA 18773-9635

13904831 +EDI: NAVIENTFKASMDOE.COM Aug 14 2020 08:38:00 Departmnt of Educstion / Navient,
 P.O. Box 9635, Wilkes Barre, PA 18773-9635

14059753 EDI: ECMC.COM Aug 14 2020 08:38:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408

13960970 EDI: NAVIENTFKASMSERV.COM Aug 14 2020 08:38:00 Navient Solutions, LLC. on behalf of,
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

14527356 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 14 2020 05:14:09 PECO,
 2301 Market Street, Philadelphia, PA. 19103-1380

13884536 +EDI: PRA.COM Aug 14 2020 08:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

13904833 +EDI: SALLIEMAEBANK.COM Aug 14 2020 08:38:00 Sallie Mae, P.O. Box 3229,
 Wilmington, DE 19804-0229

13932035 EDI: SALLIEMAEBANK.COM Aug 14 2020 08:38:00 Sallie Mae, P.O. Box 3319,
 Wilmington, DE 19804-4319

13904834 +EDI: DRIV.COM Aug 14 2020 08:38:00 Santander Consumer USA, 8585 N Stemmons FWY,
 Dallas, TX 75247-3836

13901756 +EDI: DRIV.COM Aug 14 2020 08:38:00 Santander Consumer USA Inc., P.O. Box 961245,
 Fort Worth, TX 76161-0244

14527355 +EDI: VERIZONCOMB.COM Aug 14 2020 08:38:00 Verizon, P.O. Box 15124,
 Albany, NY. 12212-5124

14527352 +EDI: VERIZONCOMB.COM Aug 14 2020 08:38:00 Verizon Telecom, 500 Technology Drive,
 Suite 300, Weldon Spring, MO. 63304-2225

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13904827 AT&T

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PNC BANK, National Association bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, National Association
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
VICKI ANN PIONTEK on behalf of Debtor Stephanie Terra Fryer vicki.lawyer@gmail.com,
pabklaw@gmail.com
WALTER WILLIAM GOULDSBURY, III on behalf of Creditor PNC BANK, National Association
wgouldsbury@rasnj.com
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Stephanie Terra Fryer	Social Security number or ITIN	xxx-xx-0427
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/16/17
Case number:	17-11826-mdc	Date case converted to chapter	7 8/12/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Terra Fryer	
2. All other names used in the last 8 years		
3. Address	116 Lincoln Avenue Yeadon, PA 19050	
4. Debtor's attorney Name and address	VICKI ANN PIONTEK 58 East Front Street Danville, PA 17821	Contact phone 215-290-6444 Email: vicki.lawyer@gmail.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Stephanie Terra Fryer**

Case number **17-11826-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 8/13/20
7. Meeting of creditors	September 16, 2020 at 10:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/15/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	